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## Programs Overview

The mission of The One Less Foundation is to alleviate poverty by providing financial education, personal mentoring supplemental education programs to individuals, families, schools and communities—to help them gain the skills needed to build the foundation for the pathway out of poverty.

THE ONE LESS FOUNDATION has four primary programs: Financial Literacy & Capability Classes, Life Coaching for adults and Mentoring for youths and supplemental education programs for schools.

### Program Descriptions

PATH is a life coaching program that works with adults ages 18 and up to help them gain better employment, education and to develop personal goals. Highlights of the PATH Life Coaching program are:

- ❖ Resume creation and interview practice
- ❖ GED Test prep and guidance
- ❖ Assistance finding adult higher education programs and financial aid (FAFSA, scholarship, and grants)
- ❖ One-on-one weekly sessions with a coach

MoneyWISE is a financial literacy and capability program that teaches budgeting, importance of saving, credit and debt responsibility as the foundation and building blocks to financial wealth, independence, stability and empowerment. There is an adult program and a separate teen program. Highlights of the MoneyWISE program are:

- ❖ Individualized assistance creating a budget
- ❖ Review of credit reports
- ❖ Assistance opening basic saving or checking account
- ❖ Confidence in managing money and understanding the basics of finance

RISE is a youth mentoring program with a focus on academics, specializing in keeping students on track to graduate high school and preparing them to attend college (including trade or tech school), learn a skill or entering the work force. Highlights of the RISE Mentoring program are:

- ❖ One-on-one weekly sessions with a mentor
- ❖ Access to free SAT and ACT Prep courses (and related preparation classes)
- ❖ Assistance with finding college, completing applications and finding financial aid (FAFSA, scholarships and grants)
- ❖ Expand exposure to arts and culture

In-School Services are programs taught to students during school and offered as part of the class curriculum or as an elective class at school. The services are comprised of a Financial Literacy program and the Discovery Program and are each typically 8 weeks in length, unless prior arrangements are made with the school to do provide the programs for an entire semester or the entire year.

- ❖ Financial Literacy course is available for students in grades K-12 and teaches them about money, finances and how the US financial system works, based on age appropriate needs. Students learn about needs vs wants, credit and debt, basic investing
- ❖ The Discovery Program is comprised of three separate programs: Anchor, High School Orientation and Higher Ed Prep. In each section students learn about numerous occupations, how various jobs relate to different levels of education, and how to plan and prepare for their future by obtaining an education, while participating in lessons that are designed to strengthen reading, writing, public speaking, collaboration and leadership skills.

The One Less Foundation also holds workshops that are open to anyone that focus on educating the community on specific topics related education and financial literacy and capability, and employment.